

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Davaughna Eileen Carruthers

Debtor(s)

Case No. 14 B 46006

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/30/2014.
- 2) The plan was confirmed on 04/23/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/08/2016.
- 5) The case was Dismissed on 09/26/2016.
- 6) Number of months from filing to last payment: 19.
- 7) Number of months case was pending: 28.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$7,088.49
Less amount refunded to debtor	\$0.10

**NET RECEIPTS:** **\$7,088.39**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$270.84
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,270.84**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADT Security Systems INC	Unsecured	1,293.00	NA	NA	0.00	0.00
American Credit Acceptance	Unsecured	7,572.00	NA	NA	0.00	0.00
American InfoSource LP as Agent	Unsecured	277.00	277.30	277.30	35.47	0.00
American InfoSource LP as Agent	Unsecured	334.00	334.29	334.29	42.76	0.00
AT&T Mobility II LLC	Unsecured	561.00	561.25	561.25	71.78	0.00
Bank Of America	Unsecured	571.00	NA	NA	0.00	0.00
Check Smart	Unsecured	500.00	NA	NA	0.00	0.00
City of Chicago Department of Revenue	Unsecured	250.00	580.80	580.80	74.29	0.00
Comcast	Unsecured	1,192.00	NA	NA	0.00	0.00
Cottage Emergency Physicians	Unsecured	685.00	NA	NA	0.00	0.00
Credit Acceptance Corp	Unsecured	0.00	9,786.37	9,786.37	1,117.34	0.00
Credit Acceptance Corp	Secured	9,311.00	9,786.37	300.00	300.00	0.00
Dept Stores National Bank/Macys	Unsecured	430.00	429.95	429.95	54.99	0.00
Discover Financial Services	Unsecured	1,610.00	1,610.79	1,610.79	206.01	0.00
Portfolio Recovery Associates	Unsecured	911.00	911.22	911.22	116.55	0.00
Portfolio Recovery Associates	Unsecured	0.00	688.71	688.71	88.08	0.00
Quantum3 Group	Unsecured	0.00	291.66	291.66	37.30	0.00
State Farm Mutual	Unsecured	0.00	4,804.76	4,804.76	614.51	0.00
Syncb/OLD NAVY	Unsecured	0.00	NA	NA	0.00	0.00
Syncb/TJX COS	Unsecured	0.00	NA	NA	0.00	0.00
Synchrony BANK	Unsecured	689.00	NA	NA	0.00	0.00
TD Bank USA NA	Unsecured	457.00	457.13	457.13	58.47	0.00
United States Dept Of Education	Unsecured	28,950.00	31,170.36	31,170.36	0.00	0.00
World Financial Network Bank-V	Unsecured	291.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$300.00	\$300.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$300.00</b>	<b>\$300.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$51,904.59</b>	<b>\$2,517.55</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$4,270.84</u>	
Disbursements to Creditors	<u>\$2,817.55</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$7,088.39</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/24/2017

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.